



**Testimony of Victoria Veltri  
General Counsel**

**Before the Planning and Development Committee  
In support of HB 5337  
March 10, 2010**

Senator Coleman, Representative Sharkey, Senator Fasano, Representative Aman, and members of the Planning and Development Committee. For the record, I am Victoria Veltri, General Counsel for the Office of the Healthcare Advocate ("OHA"). I apologize that I could not testify in person at this hearing. OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

OHA supports HB 5337, *An Act Authorizing Two or More Municipalities to Pursue Joint Employee Health Insurance Plans*. OHA has previously supported the efforts of small businesses and municipalities to provide comprehensive health insurance in more cost-efficient ways. In the last two years, OHA has testified in favor of the use of pooling mechanisms that spread risk among municipalities and businesses as a mechanism to lower premiums.

As you know, there are many boards of education and municipalities in Connecticut that, because of their budgets or potential enrollment in insurance plans, cannot undertake self-insured status on their own and instead choose to purchase fully-insured health insurance and prescription drug coverage. Fully insured coverage for smaller governmental units (and small employers) purchasing insurance on their own may provide predictability of costs for a one year period, even if those costs increase year after year. These fully insured products are regulated by the Connecticut Insurance Department ("CID").

Allowing two or more boards of education or municipalities to join together to

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purchase insurance is a good step, the joint purchase, depending on the sizes and resources of the boards or municipalities, might work more efficiently in a self-insured arrangement that gives the municipalities more control over costs. Such arrangements could be set up as extensions of MEHIP, under the oversight of the Comptroller. The arrangements are only a step away from the full pooling arrangement we supported last year.

Thank you for providing me the opportunity to speak to you today. Please contact me with any questions at [victoria.veltri@ct.gov](mailto:victoria.veltri@ct.gov).